

**[Name of Entity Providing the Notice]
Your Credit Report[s] and the Pricing of Your Account**

What is a credit report?	<p>A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p>						
How did we use your credit report[s]?	<p>We have used information from your credit report[s] to review the terms of your account with us.</p> <p>Based on our review of your credit report[s], we have increased the annual percentage rate on your account.</p>						
What if there are mistakes in your credit report[s]?	<p>You have a right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact [insert name of CRA(s)], which [is/are] [a consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.</p>						
How can you obtain a copy of your credit report[s]?	<p>Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact [insert name of CRA(s)]:</p> <table><tr><td><i>By telephone:</i></td><td>Call toll-free: 1-877-xxx-xxxx</td></tr><tr><td><i>By mail:</i></td><td>Mail your written request to: [Insert address]</td></tr><tr><td><i>On the web:</i></td><td>Visit [insert web site address]</td></tr></table>	<i>By telephone:</i>	Call toll-free: 1-877-xxx-xxxx	<i>By mail:</i>	Mail your written request to: [Insert address]	<i>On the web:</i>	Visit [insert web site address]
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How can you get more information about credit reports?	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore, or the Federal Trade Commission's web site at www.ftc.gov.</p>						